



Received & Sealed For Record  
 MARK F. FAIRCHILD REGISTER OF DEEDS  
 Muskegon County Michigan  
 08/15/2008 11:30A LIBER 3788 PAGE 551



**5289424**  
 L-3788 P-551  
 08/15/2008 11:30A  
 Page: 1 of 8

### SHERIFF'S DEED

THIS INDENTURE made August 8, 2006, between Barbara K. Duram  
Deputy Sheriff, in and for the County of Muskegon in the State of Michigan, of the first  
 part, and CHOICEONE BANK, a Michigan banking corporation, of 109 E. Division, Sparta,  
 Michigan, 49345, of the second part.

### WITNESSETH:

WHEREAS Edward W. Wall, a single man, of 2652 E. River Rd., Muskegon, Michigan,  
 has defaulted in the terms and conditions of a Mortgage dated June 12, 2003, which was duly  
 recorded on September 5, 2003, in the Office of the Register of Deeds, in and for the County of  
 Muskegon, in Liber 3564, Page 463, which said Mortgage contained a power of sale, which has  
 become operative by reason of a default in the condition of said Mortgage; and

WHEREAS, by virtue of said power of sale, and in pursuance of the statute in such case  
 made and provided, no proceedings at law having been instituted to recover the debts secured by  
 said Mortgage, or any part thereof, a notice was duly published and a copy of said notice was  
 duly posted in a conspicuous place upon said premises indicating that the said premises in said  
 Mortgage, on August 8, 2008, would be sold in the lobby (west side) of the Muskegon County  
 Courthouse, 990 Terrace, Muskegon, Michigan, that being the place of holding the Circuit Court  
 in said County where the premises are situated; and

WHEREAS, in pursuance of said notice, I did on August 8, 2008, at 11:00 o'clock in the  
 forenoon of said day, expose for sale, at Public Venue, the lands and tenements hereinafter  
 particularly described, and on such sale did strike off and sell the said lands and tenements to  
 CHOICEONE BANK, a Michigan banking corporation, for the sum of **Fifty-Four Thousand  
 and no/100 Dollars (\$54,000.00)** that being the highest bid therefor and CHOICEONE BANK, a  
 Michigan banking corporation, being the highest bidder, which said lands and tenements are  
 situated in the Township of Dalton, County of Muskegon, State of Michigan, and are more  
 particularly described as follows, to-wit:

The West 143.00 feet of the South 200.00 feet of the Southwest 1/4 of the  
 Southwest 1/4 of Section 36, T11N, R16 West, located in Dalton Township,  
 Muskegon County, Michigan.

PPN: 61-07-036-300-0004-00

5623875.1 26284/122826

STATE OF  
**MICHIGAN**  
 Muskegon MI  
 08/15/2008  
 157169



REAL ESTATE  
 TRANSFER TAX  
 \$59.40 - C  
 \$0.00 - S  
 #27930

BKD

Commonly known as: 2652 E. River Rd., Muskegon, Michigan, 49445

This conveyance is exempt from State transfer tax pursuant to MCL 207.526(u).

The Grantor grants to Grantee the right to make all divisions under the Michigan Land Division Act. This Property may be located within the vicinity of farmland or a farm operation. Generally accepted agriculture and management practices which may generate noise, dust, odors, and other associated conditions may be used and are protected by the Michigan Right to Farm Act.

NOW, THIS INDENTURE WITNESSETH, that I, the Deputy Sheriff aforesaid, by virtue and in pursuance of the Statute in such case made and provided, and in consideration of the said sum of money so paid as aforesaid, have granted, conveyed, bargained and sold, and by this Deed do grant, convey, bargain and sell unto the said CHOICEONE BANK, a Michigan banking corporation, its successors and assigns, forever all the said lands and tenements hereinbefore described, with the appurtenances and all the estate, right, title and interest which the said Owner had in the said lands and tenements, and every part thereof, on June 12, 2003, that being the date of said Mortgage, or at any time thereafter, to have and to hold the said lands and tenements and every part thereof to the said CHOICEONE BANK, a Michigan banking corporation, its successors and assigns forever, to their sole and only use, benefit and behoof forever, as fully and absolutely as I, Barbara K. Duram, Deputy Sheriff aforesaid, under the authority aforesaid, might, could or ought to sell the same.

IN WITNESS WHEREOF, I have hereunto set my hand and seal the day and year first above written.

Barbara K. Duram  
\* Barbara K. Duram

Deputy Sheriff in and for the  
County of Muskegon

STATE OF MICHIGAN     )  
  ) ss.  
COUNTY OF MUSKEGON )

On August 8, 2008, before me, a notary public in and for said County came Barbara K. Duram, Deputy Sheriff of said County, known to me to be the individual described in and who executed the above conveyance, and acknowledged that he executed the above conveyance, and acknowledged that he executed the same as his free act and deed.

Karen E. LeClair

Notary Public, Muskegon County, Michigan  
Acting in Muskegon County, Michigan  
My commission expires: \_\_\_\_\_

KAREN E. LeCLAIR  
Notary Public, Muskegon County, Michigan  
My Commission Expires Dec. 29, 2010  
Acting in the County of Muskegon



5289424

L-3788 P-551

08/15/2008 11:30A  
Page: 2 of 8

EVIDENCE OF SALE

(AFFIDAVIT OF AUCTIONEER)

STATE OF MICHIGAN     )  
  ) ss.  
COUNTY OF MUSKEGON )

Barbara K. Duram, being duly sworn, deposes and says that he is a Deputy Sheriff of said County of Muskegon, that he acted as Auctioneer, and made the sale as described in the annexed Deed pursuant to the attached printed notice, that the sale was opened at 11:00 o'clock in the forenoon on August 8, 2008, in the lobby (west side) of the Muskegon County Courthouse, 990 Terrace, Muskegon, Michigan, that being the place of holding the Circuit Court in the said County of Muskegon and was kept open for the space of one (1) hour, that the highest bid for said lands and tenements was the sum of **Fifty-Four Thousand and no/100 Dollars (\$54,000.00)** made by CHOICEONE BANK, a Michigan banking corporation, and that the sale was in all respects open and fair, and did strike off and sell the said lands and premises to the said CHOICEONE BANK, a Michigan banking corporation, who purchased the said premises fairly, and in good faith, as deponent verily believes.

Barbara K. Duram  
\* Barbara K. Duram

Subscribed and sworn to before me this 8th day of August, 2008.

Karen E. LeClair  
\*  
Notary Public, Muskegon County, Michigan  
Acting in Muskegon County  
My commission expires: \_\_\_\_\_

STATE OF MICHIGAN     )  
  ) ss.  
COUNTY OF MUSKEGON )

KAREN E. LeCLAIR  
Notary Public, Muskegon County, Michigan  
My Commission Expires Dec. 29, 2010  
Acting in the County of Muskegon

I do hereby Certify, that the within Sheriff's Deed will become operative six (6) months from the 8th day of August, 2008, unless otherwise deemed abandoned according to law, in such case made and provided.

Barbara K. Duram  
Barbara K. Duram, Deputy Sheriff

THIS INSTRUMENT PREPARED BY  
AND AFTER RECORDING RETURN TO:  
Ingrid A. Jensen  
Clark Hill PLC  
200 Ottawa NW, Suite 500  
Grand Rapids, MI 49503

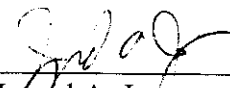
NON-MILITARY SERVICE AFFIDAVIT

STATE OF MICHIGAN     )  
                                      ) ss.  
COUNTY OF KENT        )


The undersigned, being first duly sworn, deposes and says that she is informed and believes that Edward W. Wall, nor any person upon whom he was dependent, was not in the military services of the United States at the time of sale or for six months prior thereto.

Deponent further states that this Affidavit is made for the purpose of preserving a record and clearing title on account of the provisions of the Soldiers' and Sailors' Civil Relief Act.

Dated: August 4, 2008

  
\_\_\_\_\_  
Ingrid A. Jensen

The foregoing instrument was acknowledged before me this 4<sup>th</sup> day of August, 2008, by Ingrid A. Jensen, who is personally known to me.

  
\_\_\_\_\_  
Sherri J. Bowden  
Notary Public, Kent County, Michigan  
Acting in Kent County  
My commission expires: 11/10/2008



**AFFIDAVIT DECLARING REDEMPTION AMOUNT**

STATE OF MICHIGAN     )  
  )  
COUNTY OF KENT         )

Ingrid A. Jensen, of Clark Hill PLC, 200 Ottawa Avenue NW, Suite 500, Grand Rapids, Michigan, 49503, being first duly sworn, deposes and says:

1. That she is the duly authorized agent of ChoiceOne Bank and is familiar with the facts set forth herein.

2. This Affidavit is being filed to declare the redemption amount in relation to the property located in the Township of Dalton, Muskegon County, State of Michigan further described as:

The West 143.00 feet of the South 200.00 feet of the Southwest 1/4 of the Southwest 1/4 of Section 36, T11N, R16 West, located in Dalton Township, Muskegon County, Michigan.

PPN: 61-07-036-300-0004-00

Commonly known as: 2652 E. River Rd., Muskegon, Michigan, 49445

3. Said property was sold to ChoiceOne Bank at foreclosure sale on August 8, 2008, for the sum of **Fifty-Four Thousand and no/100 Dollars (\$54,000.00)**.

4. Redemption must include **\$54,000.00**, plus interest at the rate of 5.25% from August 9, 2008, at a per diem amount of \$7.77, plus any additional expenses for taxes; redemption of senior liens; condominium assessments; community association assessments and premiums for insurance policies. An authorized computation of the above can be received only from the agent below.



TO ORDER A REDEMPTION COMPUTATION CONTACT:

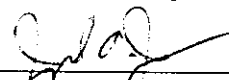
Ms. Judy Schulz  
ChoiceOne Bank  
350 West Muskegon  
Kent City, MI 49330  
(616) 887-7366 ext. 3053

5. A written official computation of the redemption amount will be prepared by ChoiceOne Bank within a reasonable time for any and all who request such a computation and a fee not to exceed \$100.00 may be charged for the same.


6. Any redemption without a current computation provided by ChoiceOne Bank will be subject to audit and potential subsequent rejection of funds.

7. Attention REGISTER OF DEEDS: DO NOT accept redemption funds without a ChoiceOne Bank written current redemption computation. Acceptance of funds without a ChoiceOne Bank current computation will subject that redemption to an audit and potential subsequent rejection of the redemption funds.

Further affiant sayeth not.

  
\_\_\_\_\_  
Ingrid A. Jensen

Subscribed and sworn to before me this 4<sup>th</sup> day of August, 2008.

  
\_\_\_\_\_  
Sherri J. Bowden  
Notary Public, Kent County, MI  
Acting in Kent County  
My commission expires: 11/10/2008

Drafted by and after recording return to:

Ingrid A. Jensen  
Clark Hill PLC  
200 Ottawa Avenue NW, Suite 500  
Grand Rapids, MI 49503  
(616) 608-1107



## AFFIDAVIT OF PUBLICATION

## State of Michigan

In the Matter of Notice of Foreclosure - Edward W. Wall

COUNTY OF MUSKEGON \_\_\_\_\_ SS.

**FORECLOSURE NOTICE**  
**THIS NOTICE IS AN ATTEMPT**  
**TO COLLECT A DEBT, AND ANY**  
**INFORMATION OBTAINED WILL BE**  
**USED FOR THAT PURPOSE.**

Default has been made in the terms and conditions of a Mortgage made by Edward W. Wall, a single man, of 1456 Linden Drive, Muskegon, Michigan, 49445, to Choice One Bank, a Michigan banking corporation, formerly known as Valley Ridge Mortgage Company, a subsidiary of Valley Ridge Bank, of 109 East Division Sparta, Michigan, 49345, dated June 12, 2003, and recorded in the Office of the Register of Deeds for the County of Muskegon and State of Michigan on September 5, 2003, in Liber 3564, Page 463. The sum claimed to be due and owing on said Mortgage as of the date of this Notice is Fifty Eight Thousand Seven Hundred Forty Nine and 68/100 Dollars (\$58,749.68) including principal and interest.

Under the power of sale contained in said Mortgage and the statute in such case made and provided, NOTICE IS HEREBY GIVEN that on Friday, the 8th day of August, 2008, at 11 a.m. in the forenoon, local time, said Mortgage will be foreclosed at a sale at public auction to the highest bidder in the lobby (west side) of the Muskegon County Courthouse, 990 Terrace, Muskegon, Michigan (that being the place of holding Circuit Court in said County) of the premises and land described

Gregory N. Means Gregory N. Means

being first duly sworn, says that he is the Editor of The White Lake Beacon, a newspaper published in the English language for the dissemination of local or transmitted news and intelligence of a general character and legal news, which is a duly qualified newspaper, and that annexed hereto is a copy of a certain order taken from said newspaper, in which the order was published on the following dates:

July 6, 20 08      July 13, 20 08

July 20, 20 08      July 27, 20 08

\_\_\_\_\_, 20 \_\_\_\_\_, 20 \_\_\_\_\_

Subscribed and sworn to before me this Thirtieth  
 day of July, 20 08.

Mindy VanHerweg Mindy VanHerweg

Notary Public, Muskegon County, Michigan.

My commission expires July 28, 2014.



5289424

L-3788 P-551

08/15/2008 11:30A

Page: 7 of 8

Mark Fairchild, Muskegon Co ROD D03



## FORECLOSURE NOTICE

THIS NOTICE IS AN ATTEMPT TO COLLECT A DEBT, AND ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

Default has been made in the terms and conditions of a Mortgage made by Edward W. Wall, a single man, of 1456 Linden Drive, Muskegon, Michigan, 49445, to Choice One Bank, a Michigan banking corporation, formerly known as Valley Ridge Mortgage Company, a subsidiary of Valley Ridge Bank, of 109 East Division Sparta, Michigan, 49345, dated June 12, 2003, and recorded in the Office of the Register of Deeds for the County of Muskegon and State of Michigan on September 5, 2003, in Liber 3584, Page 463. The sum claimed to be due and owing on said Mortgage as of the date of this Notice is Fifty Eight Thousand Seven Hundred Forty Nine and 68/100 Dollars (\$58,749.88) including principal and interest.

Under the power of sale contained in said Mortgage and the statute in such case made and provided, NOTICE IS HEREBY GIVEN that on Friday, the 8th day of August, 2008, at 11 a.m. in the forenoon, local time, said Mortgage will be foreclosed at a sale at public auction to the highest bidder in the lobby (west side) of the Muskegon County Courthouse, 990 Terrace, Muskegon, Michigan (that being the place of holding Circuit Court in said County) of the premises and land described in the Mortgage, or so much thereof as may be necessary to pay the amount due on the Mortgage, together with interest, legal costs, and charges and expenses, including the attorney fee, and also any sums which may be paid by the undersigned necessary to protect its interest.

Said premises are situated in the Township of Dalton, Muskegon County, Michigan, and are described as:

The West 143.00 feet of the South 200.00 feet of the Southwest 1/4 of the Southwest 1/4 of Section 36, T11N, R16 West, located in Dalton Township, Muskegon County, Michigan.

PPN: 61-37-036-300-0004-00

Commonly known as: 2652 E. River Rd., Muskegon, Michigan, 49445

The redemption period shall be six (6) months from the date of such sale unless determined abandoned in accordance with 1948 CL 600.3241 or 600.3241a, as the case may be, in which case the redemption period shall be 30 days from the date of such sale.

Dated: June 27, 2008

Choice One Bank, Mortgagee  
Ingrid A. Jensen, Attorney for  
Choice One Bank  
Clark Hill PLC  
200 Ottawa NW, Suite 500  
Grand Rapids, MI 49503

5616647.1 26284/122826

AFFIDAVIT OF POSTING

STATE OF MICHIGAN )  
 )ss  
COUNTY OF MUSKEGON )

Barbara K. Duram

Deputy Sheriff, being duly sworn, deposes and says that on the 16th day of July, 2008, he posted a Notice, a true copy of which is affixed hereto, in a conspicuous place upon 2652 E. River Rd., Muskegon, Michigan, 49445, by attaching the same in a secure manner to the front door of 2652 E River Rd., Muskegon, MI.

Barbara K. Duram

\*Barbara K. Duram  
Deputy Sheriff in and for the  
County of Muskegon

Subscribed and sworn to me this 23rd day of  
July, 2008.

Karen E. LeClair

Notary Public, Muskegon County, Michigan  
Acting in Muskegon County, Michigan  
My commission expires: \_\_\_\_\_

KAREN E. LeCLAIR  
Notary Public, Muskegon County, Michigan  
My Commission Expires Dec. 29, 2010  
Acting in the County of Muskegon



5289424

L-3788 P-551

08/15/2008 11:30A  
Page: 8 of 8